

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **CHAPTER 13**
:
RUFINO R. WATSON, JR. :
:
DEBTOR : **NO. 22-11266 (DJB)**

**OBJECTION BY DEBTOR TO CERTIFICATION OF DEFAULT
BY M&T BANK**

Debtor, by and through counsel, objects to the Certification of Default filed by M&T Bank for failure to comply with the terms of the stipulation.

/s/ David B. Spitofsky
David B. Spitofsky, Esquire
516 Swede Street
Norristown, PA 19401
Phone No.: (610) 272-4555
Fax No.: (610) 272-2961
Email: spitofskylaw@verizon.net